

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on September 25, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Darlene Taylor  
299 Taylors Beach Rd  
Reedville, VA 22539

Case Number: 15-34950-KRH  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-4344

Attorney for Debtor(s) (name and address):  
Richard James Oulton  
America Law Group, Inc.  
8501 Mayland Dr.  
Suite 106  
Henrico, VA 23294  
Telephone number: 804-308-0051

Bankruptcy Trustee (name and address):  
Carl M. Bates  
P. O. Box 1819  
Richmond, VA 23218  
Telephone number: (804) 237-6800

**Meeting of Creditors**

Date: **November 12, 2015**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **February 10, 2016**

For a governmental unit: **March 23, 2016**

**Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: January 11, 2016**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **December 9, 2015**

Time: **11:10 AM**

Location: **Judge Huennkens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
701 East Broad Street  
Richmond, VA 23219

**For the Court:**  
Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**  
Toll Free 1-866-222-8029

Date: September 29, 2015

## EXPLANATIONS

B91 (Official Form 91) (6/15)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b> <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Darlene Taylor  
 Debtor

Case No. 15-34950-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: baumgartn  
 Form ID: B9I

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Sep 29, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2015.

db +Darlene Taylor, 299 Taylors Beach Rd, Reedville, VA 22539-3904  
 13067996 +BCC Financial Management Svcs, PO Box 590067, Fort Lauderdale, FL 33359-0067  
 13067998 +Chesapeake Medical Group, PO Box 2255, Kilmarnock, VA 22482-2255  
 13068005 +GC Services, 6330 Gulfport, Houston, TX 77081-1198  
 13068006 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,  
 Lewisville, TX 75067-0000)  
 13068007 +QuickCert Inc, 7122 S. Sheridan, Ste 2-533, Tulsa, OK 74133-2748  
 13068008 +Rappahannock General Hospital, PO Box 1449, Kilmarnock, VA 22482-1449

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: 2debtlawgroup@gmail.com Sep 30 2015 02:02:24 Richard James Oulton,  
 America Law Group, Inc., 8501 Mayland Dr., Suite 106, Henrico, VA 23294

tr +E-mail/Text: station01@richchap13.com Sep 30 2015 02:02:36 Carl M. Bates, P. O. Box 1819,  
 Richmond, VA 23218-1819

cr EDI: RECOVERYCORP.COM Sep 30 2015 01:58:00

Synchrony Bank c/o Recovery Management Systems Cor, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

13067994 +EDI: GMACFS.COM Sep 30 2015 01:58:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300

13067995 EDI: BANKAMER.COM Sep 30 2015 01:58:00 Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410-0000

13067997 +EDI: CAPITALONE.COM Sep 30 2015 01:58:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285

13067999 +EDI: WFNNB.COM Sep 30 2015 01:58:00 Comenity Bank/Bedford Fair, Attention: Bankruptcy,  
 PO Box 182125, Columbus, OH 43218-2125

13068002 +EDI: WFNNB.COM Sep 30 2015 01:58:00 Comenity Bank/King Sizes, Attention: Bankruptcy,  
 PO Box 182125, Columbus, OH 43218-2125

13068003 +EDI: WFNNB.COM Sep 30 2015 01:58:00 Comenity Bank/Peebles, Attention: Bankruptcy,  
 PO Box 182125, Columbus, OH 43218-2125

13068004 +EDI: WFNNB.COM Sep 30 2015 01:58:00 Comenity Bank/Roamans, Attn: Bankruptcy,  
 P.O. Box 182686, Columbus, OH 43218-2686

13068000 +EDI: WFNNB.COM Sep 30 2015 01:58:00 Comenity Bank/brylnhme, PO Box 182789,  
 Columbus, OH 43218-2789

13068001 +EDI: WFNNB.COM Sep 30 2015 01:58:00 Comenity Bank/jsscldnd, PO Box 182789,  
 Columbus, OH 43218-2789

13068009 +EDI: RMSC.COM Sep 30 2015 01:58:00 Synch/qvc, PO Box 965018, Orlando, FL 32896-5018

13069478 EDI: RMSC.COM Sep 30 2015 01:58:00 Synchrony Bank,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

13068010 +EDI: RMSC.COM Sep 30 2015 01:58:00 Synchrony Bank/JC Penny, Attention: Bankruptcy,  
 PO Box 103104, Roswell, GA 30076-9104

13068011 +EDI: RMSC.COM Sep 30 2015 01:58:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,  
 PO Box 103104, Roswell, GA 30076-9104

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 01, 2015

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: baumgartn  
Form ID: B9I

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Total Noticed: 23

Date Rcvd: Sep 29, 2015

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2015 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c  
om

Richard James Oulton on behalf of Debtor Darlene Taylor 2debtlawgroup@gmail.com,  
thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;scgattorney@gmail.com

TOTAL: 2